

Housing

Introduction

Shelter is a basic human need, but housing encompasses social as well as physical aspects. To a great extent, where we live determines who we socialize with, where our children go to school and where public facilities are needed. Furthermore, the way our neighborhoods are designed can even affect our behavior. Both the physical and social aspects of housing are vital to the planning process.

Residential development in York County is mostly single-family detached, but significant strides toward diversification of the housing stock have been made in the 1980s and '90s. The introduction of new housing alternatives, such as townhouses, duplexes, and condominiums, has increased affordability, making home ownership available to households whose options previously had been extremely limited, or who perhaps had been shut out of the housing market entirely.

Several important changes in housing have occurred since the adoption of the Comprehensive Plan in 1991. The size of the housing stock has increased by 27%, with 4,140 new units built since 1991. As it has grown, the housing stock also has grown more diverse with the construction of over 1,200 townhouses and duplexes and almost 400 apartment units.

There have also been significant changes in housing policy as a direct result of the 1991 Comprehensive Plan. In 1995, the Board of Supervisors adopted a new Zoning Ordinance and Map in accordance with the plan. These actions were taken in response to concerns about rapid growth that began to emerge in the 1980s. Accordingly, both the supply of residential land and the allowable residential densities were reduced, thereby reducing the maximum build-out population – the estimated future population that would occur if all available residential land were developed at its maximum allowable density – from 135,000 to approximately 80,000 residents.

Despite the high rate of growth in recent decades and the County's relatively small land area, there is still residential land left to be developed. As stated in the Demographic Profile and Projections, residential development in York County is projected to continue for many years to come, adding over 9,000 new housing units by the year 2015. Through its development ordinances, particularly the Zoning and Subdivision Ordinances, the County can influence both the amount and type of housing construction that will occur in the future. Such policy decisions will have to consider the County's future housing needs. There is a clear role for the County to plan and steer the type and quantity of housing within its boundaries. While some would let economic factors and the strength of the housing market be the sole determinants of housing availability, markets are not perfect and do not operate in a vacuum. There are certain social goals for the society at large that markets are not capable of addressing. The challenge before the County is to strike a balance between the short-term needs of the housing market and long-term County goals and objectives.

SUMMARY OF EXISTING CONDITIONS

Housing Inventory

There are approximately 20,400 housing units in York County, 69% of which are single-family detached homes. Single-family attached homes (townhouses and duplexes) and apartments (rental and condominium) constitute slightly over a quarter of the housing stock, while mobile homes and other types of units account for 3.4%. On-base military units, 86% of which are single-family attached homes or apartments, represent 7.4% of the County's housing.

Because of the high rate of housing construction in recent years, York County's housing stock is relatively young and of good quality. One quarter of the housing units in the County were built within the past eight years and 44% were built within the past sixteen years. In general, these homes and the lots on which they are located are larger than in surrounding jurisdictions. According to the 1990 census, the average number of rooms per housing unit in the County was 6.5, which exceeds the averages for the metropolitan area and the state in this measure of housing quality.

Minimum lot sizes for conventional subdivisions, as set forth in the Zoning Ordinance for residential zoning districts, range from 13,500 square feet (slightly over three units per acre) to an acre. In areas where public utilities are not available, the minimum lot size increases to 1.5 or 2 acres. The open space or cluster subdivision provisions permit smaller lots but with no increase in density. Smaller lots can also be permitted in planned developments, which must be specifically approved by the Board of Supervisors.

The age, size (both home size and lot size), and quality of the housing stock contribute to the relatively high residential property values in the County. In 1990, York led the entire metropolitan area with a median house value of \$121,600.

2015 LAND USE SUMMARY		
LAND USE DESIGNATION	GROSS ACREAGE	UNDEVELOPED ACREAGE
RESIDENTIAL		
Low Density	12,490	4,070
Medium Density	5,290	1,550
High Density	3,030	720
Multi-Family	1,120	80
TOTAL RESIDENTIAL	21,930	6,420
BUSINESS		
Limited	360	100
General	1,640	410
TOTAL COMMERCIAL	2,000	510
INDUSTRIAL		
Limited	1,000	100
General	2,110	980
TOTAL INDUSTRIAL	3,110	1,080
ECONOMIC OPPORTUNITY	3,830	1,900
CONSERVATION	14,000	NA
MILITARY	20,300	NA
GRAND TOTAL	65,170	9,910

Note: Undeveloped Acreage includes all lands classified as Vacant or Agricultural in the 1999 Existing Land Use Map.

Figure 13

The aggregation of statistical data should not cloud the fact that there is a wide variety of housing in the County, more so than at any time in the past. As illustrated in **Figure 14**, single-family attached homes represent over a quarter of the housing built in the County since 1990. This is important because different types of households have distinct needs and drive the demand for a diverse housing stock. For example, young singles who are just starting their careers are likely to live in apartments, while townhouses and duplexes are particularly attractive to both young couples and older couples. Middle-age couples with children are typically attracted to single-family detached homes with large yards and plenty of room. There are also opportunities in the County for those who choose to live in manufactured housing.

The term "manufactured home" refers to housing units that are manufactured in a factory but require some assembly and finishing at the construction site and meet Uniform Building Code Standards. Manufactured homes represent a declining share of the housing stock because County zoning regulations limit additional placements to locations within manufactured home parks or designated manufactured home subdivisions. There are approximately 25-30 major manufactured home parks in York County, and Whispering Winds has been developed as a manufactured home subdivision.

YORK COUNTY EXISTING LAND USE, 1999				
LAND USE CATEGORY	GROSS AREA (Acres)	% OF GROSS AREA	% OF NON-MILITARY LAND AREA	% OF GROSS DEVELOPABLE LAND AREA
RESIDENTIAL				
Single-Family	13,290	20.3%	29.8%	45.6%
Multi-Family	600	0.9%	1.3%	2.1%
TOTAL RESIDENTIAL	13,890	21.2%	31.1%	47.7%
COMMERCIAL	2,580	3.9%	5.8%	8.9%
INDUSTRIAL				
Limited	260	0.4%	0.6%	0.9%
General	1,240	1.9%	2.8%	4.3%
TOTAL INDUSTRIAL	1,500	2.3%	3.4%	5.1%
PUBLIC/SEMI-PUBLIC	1,220	1.9%	2.7%	4.2%
MILITARY	20,930	31.9%	NA	NA
OPEN SPACE				
Conservation/Recreation	15,470	23.6%	34.7%	NA
Agricultural	1,300	2.0%	2.9%	4.5%
Vacant	8,660	13.2%	19.4%	29.7%
TOTAL OPEN SPACE	25,430	38.8%	57.0%	NA
GRAND TOTAL	65,550	100.0%		

Figure 14

For those who either cannot afford a home of their own or choose to rent, there is a large supply of rental housing in the County. Although York County has one of the highest rates of home ownership on the Peninsula, rental housing represents a sizable 20% share of the private housing market. There are nine apartment complexes in the County, but rental housing also includes single-family detached homes, which represented 29% of the County's renter-occupied units in 1990.

Housing Affordability

The concept of affordability is based on the general rule that no household should have to spend more than 30% of its annual gross income on housing. According to the 1990 census, the proportion of households in York County for which housing was unaffordable was 20%. This was slightly below the average for both the State (21%) and the metropolitan area (26%). Almost a third of the County households for which housing was unaffordable (30%) had annual gross incomes below \$20,000.

In 1996, the average sale price of a new single-family detached home in York County was approximately \$186,000. While this is beyond the reach of many people, there are a variety of more affordable alternatives – such as townhouses, duplexes, condominiums, and resales – that help to make home ownership possible

for the vast majority of County households. When these alternatives are included, the average sale price for a home in the County in 1996 was \$147,000.

A comparison of York County income and home sale data for 1996 shows that, based on the 30% housing cost/income standard of affordability, there is sufficient housing available at almost every income level, with the exception of the 10% of households at the bottom of the income scale. York County's housing affordability problem, therefore, is primarily an income problem affecting approximately one-tenth of the population. The County's Department of Community Services administers a variety of Federal and state programs that are intended to help lower income residents meet their housing needs. These include rental subsidies and housing rehabilitation loans and grants.

In addition, the Planned Development regulations in the York County Zoning Ordinance include *Affordable Housing Incentive Provisions* that are intended to encourage the construction of more moderately priced single-family detached housing. This is accomplished through the reduction or elimination of otherwise applicable planned development open space requirements. In exchange, these provisions require either modular dwelling units or other approved single-family detached dwelling units and establish a maximum unit size, all with the objective of promoting affordability. Several planned developments have been approved by the Board of Supervisors under the Affordable Housing Incentive Provisions. Another affordable housing tool available to the County is provided by §15.1-491.8 and 15.1-491.9 of the Code of Virginia, which authorizes York County to amend the Zoning Ordinance to provide for an affordable housing dwelling unit program which addresses housing needs, promotes a full range of housing choices, and encourages the construction and continued existence of moderately priced housing. This is done by providing for optional increases in density in order to reduce land costs for such moderately priced housing. At this point, as noted earlier, there is sufficient moderately priced housing to meet the needs of all but the lowest-income County residents, and the County has not elected to adopt such a program at this time.

CITIZEN INPUT AND PLANNING POLICIES

Throughout the Comprehensive Plan citizen input process, York County residents expressed a strong desire to slow the rate of residential growth in the County, preferably by keeping residential densities relatively low (i.e., 1-3 housing units per acre). The survey respondents, 69% of whom agreed with this goal, ranked this as the second most important overall goal for the County. Slightly over a quarter (27%) felt that the market should determine the rate of residential growth without interference from the County. When those who supported a slow-growth policy were asked what steps the County should take to achieve this goal, 88% supported low residential densities, while 51% felt the County should purchase land for open space to prevent it from being developed. A smaller proportion (45%) felt the County should assess large, undeveloped tracts of land at less than their full market value as long as they remain undeveloped (i.e., the land use assessment program).

The survey also asked about the County's *maximum build-out population*, which most of the respondents (59%) wanted to remain unchanged, while almost a third felt it should be reduced further. Only 4% of the respondents felt it should be increased. Those respondents who felt that the build-out population should be changed were also asked what it should be. The mean average of responses to this question was 75,100. However, a number of people, perhaps exaggerating to emphasize their strong feelings on the subject, responded that the build-out population should be even lower than the *current* population! When these unrealistic responses are excluded, the average build-out figure rises to 83,260.

With regard to housing affordability, the survey produced mixed results. Three statements were presented and respondents were asked to indicate which of the three most closely reflected their opinion about housing affordability. A slight plurality (34%) felt that the development of single-family detached housing in the County that is affordable to a wider range of households should be encouraged. However, almost as many citizens (33%) felt that plenty of housing is available for lower-income households in surrounding communities such as Hampton and Newport News. A quarter of the respondents felt that townhouses and duplexes are doing enough to bring down the average cost of housing in the County. These results, in their totality, seem to indicate that the citizens generally support the continuation of a range of housing densities and types.

The Zoning Ordinance, the Zoning Map, and the Subdivision Ordinance are the principal vehicles for implementing housing policy in York County. These three documents, which are adopted by the Board of Supervisors, determine how much housing can be built, where it can be built, and, generally, what it will look like. The results of the citizen input process indicate that the citizens support the continuation of the direction established in 1991 and implemented in 1995, which seeks to manage growth and promote housing diversity while emphasizing low densities. Housing construction has indeed slowed since the adoption of the new Zoning Ordinance and Map in 1995, although it is too soon to tell whether or not this is due to these changes. For the time being, the prudent course for the County – for which the citizens have expressed strong support – is to continue the direction of the 1991 Comprehensive Plan.

The emphasis on low densities does not mean that high-density and multi-family housing are not appropriate in some areas of the County. Moreover, low-density residential development is more than just a growth management tool; it helps to enhance the overall quality of life in the County by contributing to the perception of a rural atmosphere. It also reduces the strain on County infrastructure and services and on the environment as well, since much of the land in the County cannot support high-density development because of wetlands, soils, topography, and a high water table. It should be noted that in describing density, “low” and “high” are relative terms. The high-density designation in York County would be considered low density in some neighboring localities. A disadvantage of low-density development is that single-family detached housing tends to have a negative fiscal impact because the number of school children per unit is much higher than for townhouses, duplexes, and apartments. Furthermore, larger houses tend to be found on larger lots (i.e., in low-density subdivisions) and also tend to have more school-age children. As a result, the net fiscal impact per acre of multi-family and single-family attached housing is more positive than for single-family detached housing.

As the citizens indicated, it is important to have an appropriate housing stock to meet the needs of a diverse and constantly changing population. This requires that flexibility be built into zoning and subdivision standards to promote innovation and design creativity. Affordable housing advocates and others have argued that zoning and subdivision regulations increase development costs and thereby drive up the cost of housing. The challenge before the County is to balance the public purpose of these regulations against the cost to the developer (much of which will ultimately be borne by the home purchaser) and the property rights of the landowner. The County should work to identify needless barriers to flexible and creative design techniques and, if there are any, eliminate them.

Flexibility is a key feature of the Zoning Ordinance standards for open space development. The open space or cluster development technique is a tool that provides for reduced lot sizes in exchange for the preservation of significant open space. With this technique, homes are clustered around a large area or areas of commonly owned open space. Because of the large proportion of open space, the overall development density is no different from what it would have been if developed as a conventional subdivision. This technique provides an attractive natural amenity that enhances the marketability of a development while helping to ensure the preservation of environmentally sensitive features. Furthermore, open space development can improve housing affordability through reduced lot sizes and the developer’s ability to shorten utility lines and roads. Because there is no minimum lot size, developers can build a wide range of housing styles in a single development. There are likely to be more and more open space subdivisions as the County approaches build-out, because as vacant land in many parts of the County becomes scarce, development is being considered for previously “passed over” sites.

One segment of the housing market that will need attention in the future is the elderly. According to the U.S. Census Bureau, 7.5% of York County’s population in 1990 was at least 65 years old. The Virginia Employment Commission projects that this age group will grow to 11.5% of the population by the year 2010. The senior population will mushroom thereafter as the baby boom begins to turn 65. This dramatic increase in the number of older Americans will have a significant impact on the housing market.

In 1999, the Board of Supervisors approved a 124-unit quadruplex planned development that will be targeted mainly to people who are age 55 and older. Otherwise, there is no housing in the County specifically designed to meet the needs of the elderly. Many older Americans are physically able to remain in homes where they have lived for many years, but those with limited retirement income and diminishing strength often have difficulty coping with housing expenses and household demands. Townhouses, duplexes, and condominiums help to meet the needs of these residents. While some older people welcome the new lifestyle

that such units offer, and some need special nursing care, most are capable of leading independent lives with limited support services. One mechanism that has been developed to enable the older population to "age in place" is the accessory apartment, which is an independent living unit developed in connection with an existing single-family detached home. They can be within, or attached to, the primary dwelling, or they can also be in a detached accessory building. Accessory apartments provide opportunities for households with an older relative who needs some degree of assistance to remain independent. They also provide an opportunity for elderly persons with limited incomes who might otherwise be forced out of their homes by property taxes and homeowners' insurance to rent to a family member, producing a supplementary income. York County permits accessory apartments as a matter of right in most single-family residential zoning districts. A special use permit is required in some instances. As the population continues to grow older, there may be a need for the County to become more flexible in allowing accessory apartments.

Residential development should be designed to provide pleasant and attractive living environments. Poorly designed developments detract from the County's visual appeal and can potentially harm property values in surrounding areas. Well-designed neighborhoods – with sidewalks, open space, and narrow, tree-lined, curvilinear streets – can reduce the strain of new development on County infrastructure, facilities, and services. Incorporating these and other design elements can foster a sense of community among the residents and reduce the threat of crime.

A VISION FOR HOUSING

Decent, safe, sanitary, and affordable housing should be available to all County residents.

HOUSING GOALS AND STRATEGIES

- 1 Make suitable housing available to households of a wide range of income levels.**
 - 1.1 Provide opportunities through zoning for a variety of housing types.
 - 1.2 Use the “Affordable Housing Incentive Provisions” and other development opportunities of the Zoning Ordinance that promote cost-containment.
 - 1.3 Continue to use federal and state housing subsidies, grants, loans, and tax savings programs to help meet the housing needs of lower income residents.
- 2 Protect residential areas from encroachment by incompatible land uses that adversely affect the quality of life.**
 - 2.1 Continue to require landscaped transitional buffers between residential development and incompatible land uses.
- 3 Prevent neighborhood blight and housing dilapidation.**
 - 3.1 Continue to support and use private and public rehabilitation to assist low- and moderate-income households in maintaining their properties.
 - 3.2 Expand and support neighborhood watch and clean-up programs.
- 4 Promote the development of pleasant and attractive living environments.**
 - 4.1 Continue to require open space, recreation space, trees, and landscaping in all new residential development.
 - 4.2 Review the Subdivision Ordinance to identify opportunities to help create a sense of community through the use of residential development design elements, such as sidewalks and streetlights.
 - 4.3 Revise the Zoning Ordinance dimensional standards as necessary for residential districts to eliminate excessive setback requirements.
 - 4.4 Continue to encourage the use of clustering and other innovative community design techniques that provide for the permanent retention of open space values.
 - 4.5 Continue to implement density bonus incentives.
- 5 Continue opportunities for mixtures of different types of housing (i.e., detached, attached, multi-family) in a single residential development.**
- 6 Continue opportunities for mixtures of residential, commercial, office, and limited industrial uses within a single development.**
 - 6.1 Encourage mixed-use development that allow the mixing of residences with other land uses within a single development under a coherent overall master plan.